



Charles M. Walker  
U.S. Bankruptcy Judge  
Dated: 12/7/2020



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF TENNESSEE**

**IN RE: CHERYL JEAN MCVAY  
174 ARBOR LOOP  
ASHLAND CITY TN 37015**

**CASE NO. 3:17-bk-06835  
CHAPTER 13  
JUDGE WALKER**

**Debtor:  
SSN: xxx-xx-8623**

**ORDER GRANTING DEBTOR'S MOTION TO MODIFY PLAN  
TO SUSPEND PAYMENTS**

Debtor filed a Motion for Suspension due to *Covid-19 Job Loss*. Notice of said motion has been given pursuant to LBR 9013-1 and no responses or objections to the motion were filed. It further appears to the Court that twenty-one (21) days have elapsed since the date of service of the motion and no responses have been forthcoming from any party in interest.

IT IS ORDERED that the Motion to Modify the Plan to Suspend Payments is granted.

1. The Debtor's Chapter 13 plan payment shall be suspended for 60 days.
2. Any money remitted to the Chapter 13 Trustee by the employer shall be refunded to the Debtors.
3. Debtor will not be able to pay the mortgage during the suspension of payments.
4. Debtor completed the Trustee's Financial Management Course on April 19, 2018.
5. The unsecured creditors will continue to receive a minimum dividend of 100%.
6. Debtor's plan payments will remain the same and the plan will extend 2 more months (if necessary) to ensure plan completion.

7. Debtor shall resume payments in accordance with the confirmed Chapter 13 Plan after the suspension.
8. New Employment may cause an increase in the Chapter 13 payment.
9. 60-day suspension is effective upon the date the Motion is filed.

THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED AT  
THE TOP OF THE FIRST PAGE

APPROVED FOR ENTRY:

/s/ Mark Podis

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This Order has been electronically  
signed. The Judge's signature and  
Court's seal appear at the top of the  
first page.  
United States Bankruptcy Court.